



Order Filed on February 14, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 21-19337

Judge: (ABA)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53032

Morton & Craig LLC

William E. Craig, Esquire

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Credit Acceptance Corporation

In Re:

MACKENZIE E. LUTZ

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH DEBTOR'S CHAPTER 13 PLAN AND  
ADEQUATE PROTECTION PAYMENTS**

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: February 14, 2022**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Mackenzie E. Lutz

Case No: 21-19337

Caption of Order: Order for secured amount to be paid through Debtor's Chapter 13 Plan and adequate protection payments

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for Credit Acceptance Corporation ("Credit Acceptance"), with the appearance of Moshe Rothenberg, Esquire on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby **ORDERED**:

- 1. That Credit Acceptance is the holder of a first purchase money security interest encumbering 2008 Hummer H3 bearing vehicle identification number 5GTEN13E088161362.**
- 2. That the secured amount that Credit Acceptance shall be paid through the Debtor's Plan shall be \$5,754.16. This amount is reached using the agreed value of the vehicle of \$5,212.84 (the net loan balance), amortized at 5.25% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to Credit Acceptance in the amount of \$100.00 through January 2022 and thereafter, each month, commencing February 2022, make monthly adequate protection payments to Credit Acceptance in the amount of \$100.00. Adequate protection payments to Credit Acceptance shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Credit Acceptance. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Credit Acceptance until the remaining counsel fees have been paid. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by Credit Acceptance through the Plan.**
- 4. That Credit Acceptance shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law, or the Debtor receiving a discharge.**